

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

52734

Morton & Craig LLC

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Attorney for AmeriCredit Financial Services, Inc. dba
GM Financial



Order Filed on May 17, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case number: 19-19333

Adv. No.

Hearing Date: 4-27-2022

Judge: (MBK)

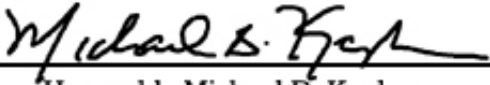
In Re:

RICHARD T. DRUDE

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: May 17, 2022


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Richard T. Drude / 52734

Case No: 19-19333

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Certification of Default filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial, with the appearance of Nicholas Fitzgerald, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and his attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

1. That AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”) is the holder of a first purchase money security interest encumbering a 2012 Honda Odyssey bearing vehicle identification number 5FNRL5H69CB003134.
2. That the debtors account has post-petition arrears through April 2022 in the amount of \$846.16.
3. The debtor is to cure this arrearage by making his regular monthly payment of \$543.27 plus an additional \$423.08 each month (for a total monthly payment of \$966.35), for the months of May 2022 through June 2022 (2 months). If the debtor fails to make any total monthly payment of \$966.35 by the date each payment falls due under the terms of the retail installment sales contract, GM Financial shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the debtor, his attorney, and the chapter 13 trustee.

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Debtor: Richard T. Drude / 52734

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4. That beginning with his July 2022 payment, the debtor is to make each monthly payment directly to GM Financial under the terms of the retail installment contract. If the debtor fails to make any monthly payment to GM Financial within thirty (30) days after each payment falls due, GM Financial shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, and the chapter 13 trustee.
5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. AmeriCredit Financial Services, Inc. dba GM Financial must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, GM Financial shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtor, his attorney, and the chapter 13 trustee.
6. That the debtor is to pay GM Financial a counsel fee of \$350.00 through his chapter 13 bankruptcy plan.